

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
M&T Bank

In Re:  
Anthony C. Lamonica,  
  
Debtor.



Order Filed on March 13, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-23382 VFP

Adv. No.:

Hearing Date: 3/5/2020 @ 10:00 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: March 13, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: Anthony C. Lamonica

Case No: 19-23382 VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 768 Springfield, Summit City, NJ, 07901, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the escrow disbursement of \$13,099.13 on September 11, 2019 for outstanding homeowners' association dues made by Secured Creditor on behalf of Debtor shall be paid through the Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the payment changes filed by Secured Creditor on October 10, 2019 and November 8, 2019 are hereby withdrawn; and

It is further **ORDERED, ADJUDGED and DECREED** that accordingly, as of February 24, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2019 through February 2020 for a total post-petition default of \$10,749.47 (2 @ 2,152.91, 4 @ \$2101.57 less suspense of \$1,962.53; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will make an immediate payment of \$1,944.38; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,805.09 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall file a modified plan within thirty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2020, directly to Secured Creditor care of its servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Anthony C. Lamonica  
Debtor

Case No. 19-23382-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db +Anthony C. Lamonica, P O Box 1851, Livingston, NJ 07039-7451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor M&T BANK NJ\_ECF\_Notices@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor M&T BANK phillip.raymond@mccalla.com  
Scott E. Tanne on behalf of Debtor Anthony C. Lamonica ecf@tannelaw.com,  
tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7